

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF TEXAS  
HOUSTON DIVISION**

In re:

Ray Rosa

Debtor(s)

Case No. 14-32212-H3-13

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

William E. Heitkamp, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/23/2014.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 07/31/2014.
- 6) Number of months from filing to last payment: 2.
- 7) Number of months case was pending: 5.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$20,942.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$450.00
Less amount refunded to debtor	\$0.00

<b>NET RECEIPTS:</b>	<b>\$450.00</b>
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**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$13.05
Other	\$0.00

<b>TOTAL EXPENSES OF ADMINISTRATION:</b>	<b>\$13.05</b>
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Attorney fees paid and disclosed by debtor:	\$0.00
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACCOUNTS RECEIVABLES CONSUL	Unsecured	1,400.00	NA	NA	0.00	0.00
ALLSTATE INSURANCE COMPANY	Unsecured	4,920.17	NA	NA	0.00	0.00
ATLAS ACQUISITIONS LLC	Unsecured	NA	807.04	807.04	0.00	0.00
ATLAS ACQUISITIONS LLC	Unsecured	NA	1,071.38	1,071.38	0.00	0.00
BANK OF AMERICA	Unsecured	2,195.37	NA	NA	0.00	0.00
BILL DEMBSKI	Unsecured	0.00	NA	NA	0.00	0.00
COMCAST	Unsecured	590.87	NA	NA	0.00	0.00
CREDIT PROTECTION ASSOCIATION	Unsecured	590.00	NA	NA	0.00	0.00
DEPT OF EDUCATION/NELN	Unsecured	10,011.80	NA	NA	0.00	0.00
DEPT OF EDUCATION/NELN	Unsecured	4,905.00	NA	NA	0.00	0.00
DR RANDALL MADSEN	Unsecured	0.00	NA	NA	0.00	0.00
FIRST CONVENIENCE BANK	Unsecured	897.51	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	679.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	NA	1,001.82	1,001.82	0.00	0.00
JOHN NELSON	Unsecured	0.00	NA	NA	0.00	0.00
JP MORGAN CHASE BANK	Unsecured	1,453.90	NA	NA	0.00	0.00
LABORATORY CORPORATION OF AM	Unsecured	43.93	NA	NA	0.00	0.00
MED ONE CAPITAL	Unsecured	44,000.00	NA	NA	0.00	0.00
MEMORIAL HERMANN CREDIT UNIO	Unsecured	803.00	NA	NA	0.00	0.00
MERCHANTS & PROFESSIONAL	Unsecured	43.00	NA	NA	0.00	0.00
MICHELLE PURVIS	Unsecured	13,500.00	NA	NA	0.00	0.00
MICHELLE SCOTT	Unsecured	0.00	NA	NA	0.00	0.00
MONARCH RECOVERY MANAGEMEN	Unsecured	679.00	NA	NA	0.00	0.00
NIMESH PATEL MD	Unsecured	0.00	NA	NA	0.00	0.00
QUANTUM3 GROUP	Unsecured	NA	4,440.24	4,440.24	0.00	0.00
RECOVERY SERVICES INC	Unsecured	217.54	NA	NA	0.00	0.00
RONALD CHARLES MD	Unsecured	0.00	NA	NA	0.00	0.00
SOUTHWESTERN BELL TELEPHONE	Unsecured	285.78	NA	NA	0.00	0.00
TEXAS GUARANTEED STUDENT LOA	Unsecured	37,894.00	39,696.09	39,696.09	0.00	0.00
TXU ENERGY	Unsecured	716.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	18,192.00	18,920.69	18,920.69	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
US RECOVERY	Unsecured	507.00	NA	NA	0.00	0.00
WELLS FARGO BANK NA	Unsecured	1,699.00	NA	NA	0.00	0.00
WESTLAKE SERVICES INC	Secured	6,507.81	8,246.04	8,246.04	114.36	0.00
WESTLAKE SERVICES INC	Secured	15,907.83	18,316.38	18,316.38	322.59	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$26,562.42	\$436.95	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$26,562.42</b>	<b>\$436.95</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$65,937.26</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$13.05</u>	
Disbursements to Creditors	<u>\$436.95</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$450.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/07/2014

By: /s/ William E. Heitkamp

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.